

ATTORNEY'S DOCKET NO: 82291

U.S. DEPARTMENT OF COMMERCE, PATENT AND TRADEMARK OFFICE		DATE: 02 April 2001 (02.04.2001)
TRANSMITTAL LETTER TO THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US) CONCERNING A FILING UNDER 35 U.S.C. 371		U.S. APPL. No. (unknown) Not Yet Assigned 02/8006460
INTERNATIONAL APPLICATION NO.: PCT/KR00/00488	INTERNATIONAL FILING DATE: 18 May 2000 (18.05.00)	PRIORITY DATE CLAIMED: 10 January 2000 (10.01.00)
TITLE OF INVENTION: REAL-TIME CASH APPROVAL SYSTEM AND METHOD FOR PROCESSING THE SAME		
APPLICANT(S) FOR DO/EO/US: JEON, Jae-sung		
Applicant hereby submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:		
<p>1. <input checked="" type="checkbox"/> This is a FIRST submission of items concerning a filing under 35 U.S.C. 371.</p> <p>2. <input type="checkbox"/> This is a SECOND or SUBSEQUENT submission of items concerning a filing under 35 U.S.C. 371.</p> <p>3. <input type="checkbox"/> This express request to begin national examination procedures (35 USC 371(f) The submission must include items(5), (6), (9) and (21) indicated below.</p> <p>4. <input type="checkbox"/> A proper Demand for International Preliminary Examination was made by the 19th month from the earliest claimed priority date.</p> <p>5. <input checked="" type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)):</p> <p style="margin-left: 40px;">a. <input checked="" type="checkbox"/> is transmitted herewith (required only if not transmitted by the International Bureau).</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> has been communicated by the International Bureau.</p> <p style="margin-left: 40px;">c. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US)</p> <p>6. <input type="checkbox"/> A English translation of the International Application as filed (35 U.S.C. 371(c)(2).</p> <p>7. <input checked="" type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))</p> <p style="margin-left: 40px;">a. <input type="checkbox"/> are attached hereto (required only if not transmitted by the International Bureau).</p> <p style="margin-left: 40px;">b. <input type="checkbox"/> have been communicated by the International Bureau.</p> <p style="margin-left: 40px;">c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.</p> <p style="margin-left: 40px;">d. <input checked="" type="checkbox"/> have not been made and will not be made.</p> <p>8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).</p> <p>9. <input type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).</p> <p>10. <input type="checkbox"/> A translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).</p> <p>ITEMS 11 to 20 BELOW CONCERN OTHER DOCUMENT(S) OR INFORMATION INCLUDED:</p> <p>11. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98.</p> <p>12. <input type="checkbox"/> An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.</p> <p>13. <input type="checkbox"/> A FIRST preliminary amendment.</p> <p>14. <input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment</p> <p>15. <input type="checkbox"/> A substitute specification.</p> <p>16. <input type="checkbox"/> A change of power of attorney and/or address letter.</p> <p>17. <input type="checkbox"/> A computer-readable form of the sequence listing in accordance with PCT Rule 13ter2 and 35 USC 1821 - 1825</p> <p>18. <input type="checkbox"/> A second copy of the published international application under 35 USC 154(d)(4)</p> <p>19. <input type="checkbox"/> A second copy of the English language translation of the international application under 35 USC 154(d)(4)</p> <p>20. <input checked="" type="checkbox"/> Other items or information:</p> <p>TRANSMITTAL FORM; FEE CALCULATION; INTERNATIONAL APPLICATION CONSISTING OF 13 PAGES INCLUDING; 8 PAGES TEXTUAL SPECIFICATION, 2 PAGES OF 3 CLAIMS; 1 PAGE OF ABSTRACT; 2 SHEETS DRAWINGS; PCT/ISA/210 INTERNATIONAL SEARCH REPORT; UNEXECUTED INVENTOR'S DECLARATION; PCT/IB/306 NOTIFICATION OF THE RECORDING OF A CHANGE; NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT OR THE DECLARATION PCT/ISA/220; AND PCT REQUEST PCT/RO/101.</p>		

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17. <u>x</u> The following fees are submitted: Basic National Fee (37 CFR 1.492(a)(1)-(5): Search Report has been prepared by the EPO or JPO:.....\$860.00 International preliminary examination fee paid to USPTO (37 CFR 1.482).....\$690.00 No international preliminary examination fee paid to USPTO (37 CFR 1.482) but international search fee paid to USPTO (37 CFR 1.445(a)(2)).....\$710.00 Neither international preliminary examination fee (37 CFR 1.482) nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO.....\$1000.00 International preliminary examination fee (37 CFR 1.482) and all claims satisfied provisions of PCT Article 33(2)-(4).....\$ 100.00 <div style="text-align: right;">ENTER APPROPRIATE BASIC FEE AMOUNT =</div>	<u>CALCULATIONS</u> \$ 1000.00 \$ 1000.00	<u>PTO USE ONLY</u>
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Surcharge of \$130.00 for furnishing the oath or declaration later than ___ 20 ___ 30 months from the earliest claimed priority date (37 CFR 1.492(e)).	\$	
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CLAIMS	NO. FILED	NO. EXTRA	RATE		
TOTAL	<u>3</u> -20=	0	X \$ 18.00	\$	0.00
INDEPENDENT	<u>2</u> - 3=	0	X \$ 80.00	\$	0.00
Multiple dependent claims(s) (if applicable)			+ \$260.00	\$	0.00
TOTAL OF ABOVE CALCULATIONS =				\$	0.00
Reduction by 1/2 for asserting small entity, if applicable. (Note 37 CFR 1.9, 1.27, 1.28).				\$	500.00
SUBTOTAL =				\$	500.00
Processing fee of \$130.00 for furnishing the English translation later than ___ 20 ___ 30 months from the earliest claimed priority date (37 CFR 1.492(f)).				\$	0.00
TOTAL NATIONAL FEE =				\$.00
Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). \$40.00 per property +				\$	0.00
TOTAL FEES ENCLOSED =				\$	500.00
				Amount to be:	
				refunded	\$
				charged	\$

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a. ☒ One check in the amount of \$ 500.00 to cover the above fees is enclosed.

b. ☐ Please charge my Deposit Account No. 14-0112 in the amount of \$ _____ to cover the above fees. (A duplicate copy of this sheet is enclosed.)

c. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 14-0112.

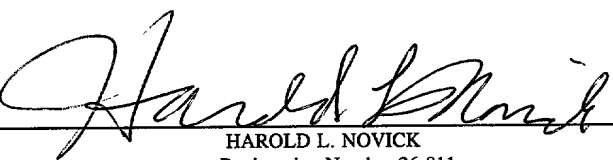
d. Fees are to be charged to a credit card ☐ WARNING: Information on this form may become public ☐ Credit Card Information should not be included on this form. ☐ Provide credit card information and authorization on PTO-2038 ☐

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed to request that the application be restored to pending status.

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Rev. 02/98

REAL-TIME CASH APPROVAL SYSTEM AND METHOD FOR PROCESSING THE
SAME

BACKGROUND OF THE INVENTION

5 FILED OF THE INVENTION

The present invention relates to a payment-on-a-card approving system and a method for processing the same, and more particularly to a real-time cash approval system and a method for processing the same, which can efficiently support all kinds of transactions made on cash/debit or credit card to make a real-time money transfer from purchaser's account to seller's immediately when the former buys a goods from the latter by using a cash/debit or credit card.

DESCRIPTION OF THE PRIOR ART

At present, financing companies like banks and credit card marketing companies have distributed customers a magnetic stripe card with a magnetic recording medium embedded in a plastic card, so-called cash/debit card of banks or credit card of credit card marketing companies, with which a card holder can conveniently withdraw cash or buy a goods on credit before or after official working hours of banks end.

However, debit card has been currently used in a small number of affiliated member
20 shops at a high service charge of a card imposed on the member shops by about 1 to 2% with a difficulty in securing cash liquidity because an immediate transfer can not be made in dealings (an actual money transfer from the card on the payment will be completed one day later), so that there have been problems such as low preference, slow popularization and delayed growth in the number of affiliated individual and shop members. Besides, due to a
25 limit in the total amount of money available for one-time and one-day payment on the card and poor profit-making business performance of the card issuing banks, the card has been

simply used as a means to withdraw cash, having lost its original purpose of a directly payable means in dealings.

In addition, depending on a card holder's creditability, there is a difference in the maximum limit of money available on the daily basis.

5 In comparison with the debit card, a credit card company imposes a relatively higher service charge to the affiliated shop members along with its inconvenience in delay of money transfer service, not immediately approved money transfer from the credit card (An actual money transfer service will be completed in two or three days later).

10 Currently, cash/debit cards have been also issued by a number of banks to most of their customers, who also experience troubles in 24-hour cash withdrawal and inter-account money transfer services.

15 In order to solve a problem of carrying cash, reduce unnecessary service charges among affiliated member shops, banks and credit card companies and increase their profits through popular utilization of the cards, it is necessary to develop an efficient money circulation system in all sorts of transactions with a variety of cards, cash/debit or credit cards.

SUMMARY OF THE INVENTION

20 Therefore, it is an object of the present invention to provide a real-time cash approval system with a card decoding terminal (so-called, automated teller machine) and an intermediate unit (so-called, a host server for all banking accounts), both of which support performance of cash approval processes by making a real-time money transfer service between accounts of same or different banks immediately after a card holder purchases a goods, thereby minimizing cash circulation and swiftly completing all the necessary cash approval and money transaction steps.

25 It is another object of the present invention to provide a method for performing real-time cash approval processes comprising steps: that information about card holder's current

financial status available by a cash/debit or credit card is read out by a card decoding terminal; that the balance of card holder's banking account is compared with the price of a goods; and an amount of money payable to the goods is immediately transferred from purchaser's account to seller's, thereby making it possible to conveniently close dealings even before or after official working hours of banks by immediately completing money transfer steps between accounts, and increase the number of shop and individual members to adopt the real-time cash approval system.

In order to accomplish the aforementioned object of the present invention, there is provided a real-time cash approval system of a cash/debit or credit card comprising:

a card decoding terminal for transmitting information about card holder's balance of an account transferable to another account and a list of transactions to be made and approved on the cash/debit or credit card on the real-time basis;

a task performing unit of a bank for carrying on all real-time money transfer services between same or different banks; and

an intermediate unit for recording and intermediating the list of transactions to be approved on cash/debit or credit card from the card decoding terminal to the task performing unit of a bank, requesting an immediate money transfer between same or different banks on the real-time basis to establish a dealing between a purchaser and a seller and outputting all the resultant data approved by the task performing unit of a bank back to the card decoding terminal, or for recording and transmitting information about credit card holder's financial status and a list of all the dealings to be made on the credit card to a task performing unit of a credit card company and outputting all the resultant data approved by the task performing unit of the credit card company back to the card decoding terminal.

In order to accomplish another object of the present invention, there is provided a method for processing a real-time cash approval system in transactions for the payment of a goods made on a cash/debit or credit card, the method comprising the steps that:

a card decoding terminal reads out and transmits information about a cash/debit or credit card and a list of transactions to be made and approved on the cash/debit or credit card;

an intermediate unit records the information about the card and the list of transactions transmitted from the card decoding terminal;

5 the intermediate unit discriminates whether the card used in the transaction is a cash/debit or credit card;

the intermediate unit transmits the information about the card, the list of transactions to be made on the card and an acknowledge statement of a money transfer between same or different banking accounts to a task performing unit of a bank of a cash/debit card;

the task performing unit of a bank discriminates whether the price of a goods to be purchased on the cash/debit card is lower than the balance of card holder's banking account;

the task performing unit of a bank carries on a real-time money transfer services between same or different banking accounts on the real-time basis for the payment approved thereby;

15 the intermediate unit receives all the data about the real-time transactions made between banking accounts and approved by the task performing unit of a bank;

the intermediate unit records data with a list of all the completely approved transactions on the cash/debit card of the bank; and

20 the card decoding terminal prints out the list of all the information approved on the cash/debit card to notify completion of the transactions.

It is preferable in a real-time cash approving method of a credit card that the intermediate unit transmits the information on the credit card and all the transactions made on the credit card to a task performing unit of a credit card company, and receives and transmits back all the information about cash approval from the task performing unit of the card
25 company to the card decoding terminal.

BRIEF DESCRIPTION OF THE DRAWINGS

Objects and aspects of the invention will become apparent from the following description of an embodiment with reference to the accompanying drawings in which:

Fig. 1 is a block diagram for illustrating a real-time cash approval system in accordance with a first embodiment of the present invention; and

Fig. 2 is a flowchart for illustrating a method for sequentially performing the processes of real-time cash approval.

DETAILED DESCRIPTION OF THE PRESENT INVENTION

Objects and aspects of the present invention will become apparent from the following detailed description of a preferred embodiment with reference to the accompanying drawings. At this time, there is a precondition in the real-time cash approval system and the method for processing all the real-time cash approval steps that all the money transfers have been made possible between same or different banks on the 24hour basis.

Fig. 1 is a block diagram for illustrating a real-time cash approval system in accordance with the present invention, comprising: a card decoding terminal 20 installed in a card affiliated shop member; an intermediate unit 30; and a task performing unit 40 of a bank or a task performing unit 50 of a credit card company to perform all the tasks to make a real-time money transfer between same or different banks.

The card decoding terminal 20 of the present invention reads out and transmits information about a cash/debit or credit card on which a real-time money transfer can be made and a list of transactions to be approved on the cash/debit or credit card, and finally receives data from the intermediate unit 30.

The intermediate unit 30 of the present invention records a list of transactions to be approved in cash from the card decoding terminal 20, intermediates with the task performing unit of a bank 40 to request the real-time transactions to be made between accounts of same

or different banks on the total amount of money involved in a dealing between a buyer and a seller, and outputs the data approved by the task performing unit of a bank 40 back to the card decoding terminal 20. Also, the intermediate unit 30 plays a role to record and transmit information about the credit card and a list of transactions made on the credit card to the task performing unit 50 of the credit card company 50, and output the data approved by the task performing unit 50 of the credit card company back to the card decoding terminal 20.

Fig. 2 is a flowchart for illustrating a method for performing a real-time cash approval processes in accordance with the present invention. With reference to Figs. 1 and 2, the method for carrying out a real-time cash approval processes will be described in detail.

At first, the card decoding terminal 20 reads out information and list of desired transactions on cash/debit or credit card 10 and transmits them to the intermediate unit 30 (refer to S10).

Then, the intermediate unit 30 records the information and list of transactions on the cash/debit card transmitted from the card decoding terminal 20, and then discriminates whether the card is a cash/debit or credit card. If it is a cash/debit card, the intermediate unit 30 writes an acknowledgement statement about the information and list of transactions on the card and the money transfer services between accounts of same and different banks, and then sends them to the task performing unit of a bank 40 (refer to S12 through S16).

At this time, the task performing unit of a bank 40 discriminates whether the price of a goods is lower than balance of the card holder's account. If so, a real-time money transfer between accounts is authorized on payment for the goods. At this time, if both of buyer and seller have accounts in the same bank, an immediate money transfer will be made between their own accounts. If not, a money transfer will be authorized between different banks connected through an electronic joint network. Furthermore, if the price of the goods is greater than the balance of the buyer's account, the task performing unit of a bank 40 confirms that authorization of a money transfer service will be declined between two accounts

(refer to S18 through 20).

Then, the intermediate unit 30 receives data about the real-time money transfer service approved between accounts by the task performing unit of a bank 40 and records all the information about a list of transactions made on the cash/debit card (refer to S21 through
5 S26).

Finally, the intermediate unit 30 transmits the information about all the approved transactions to the card decoding terminal 20 to notify completion of all the transactions (refer to S28).

In the method for carrying out a real-time cash approval processes, if the information transmitted to the card decoding terminal 20 relates to a credit card, the intermediate unit 30 transmits information and list of transactions on the card to the task performing unit 50 of the credit card company according to a conventional cash approval procedure of the credit card and then receives all the information approved by the task performing unit 50 of the credit card company.
10

In other words, according to the real-time cash approval processes of the present invention, the card decoding terminal reads out information about any type of a cash/debit or credit card recorded and issued (or handled) by a variety of banks or credit card companies and transmits it to the intermediate unit, which then discriminates whether the balance of a card holder's banking account can fully cover the payment of a goods and carries on an
15 immediate money transfer service from buyer's account to seller's if there is no problem in the transaction between both accounts.
20

As described above, there is an advantage in the real-time cash approval system of the present invention in that the total amount of money transferable is determined by the balance of card holder's banking account at the exact moment that the card holder purchases a
25 goods of any price, even an expensive one that exceeds the one time or one day transaction limit of the card, differently from the conventional method in which an additional withdrawal

of cash or check is often needed to fully meet the payment of the expensive goods due to the one time or one day money transfer service, thereby improving the card holder's conveniences in use by eliminating the needs of frequently withdrawing or carrying a great deal of cash or check.

5 In addition, there are also advantages in the real-time cash approval system of the present invention in that an immediate money transfer service is provided on payment of a goods purchased on a cash/debit or credit card to help the affiliated shop members to secure flexibility of monetary circulation, and that the service charge of a bank gets lower than that of the conventional debit card to minimize a financial loss caused by holidays or consecutive
10 holidays as well as to maximize profit-makings of affiliated shop members.

Also, there is further an advantage in the real-time cash approval system of the present invention in that a real-time money transfer service of banks is provided between accounts to reduce bank tellers' workload and the related labor cost, prevent an increase in the card handling service charge and unnecessary outflow of money from accounts, increase
15 deposit of banks into newly opened accounts and maintain excellent customers of banks.

Furthermore, there is still a advantage in the real-time cash approval system of the present invention in that the real-time cash approving steps are performed to the payment of a goods purchased on a cash/debit or credit card to reduce actual cash circulation and extend the lifetime of currency circulating in markets.

20 Having described a specific preferred embodiment of the invention, it is to be understood that the invention is not limited to the precise embodiment, and that various changes and modifications may be effected therein by one skilled in the art without departing from the scope or spirit of the invention as defined in appended claims.

What is claimed is:

1. A real-time cash approval system of a cash/debit or credit card comprising:

a card decoding terminal for transmitting information about card holder's balance of an account transferable to another account and a list of transactions to be made and approved on the cash/debit or credit card on the real-time basis;

a task performing unit of a bank for carrying on all real-time money transfers between same or different banks; and

an intermediate unit for recording and intermediating the list of transactions to be approved on cash/debit or credit card from the card decoding terminal to the task performing unit of a bank, requesting an immediate money transfer between same or different banks on the real-time basis to establish a dealing between a purchaser and a seller and outputting all the resultant data approved by the task performing unit of a bank back to the card decoding terminal or for recording and transmitting information about credit card holder's financial status and a list of all the dealings to be made on the credit card to a task performing unit of the credit card company and outputting all the resultant data approved by the task performing unit of the credit card company back to the card decoding terminal.

2. A method for processing a real-time cash approval system in transactions for the payment of a goods made on a cash/debit or credit card, the method comprising the steps that:

a card decoding terminal reads out and transmits information about a cash/debit or credit card and a list of transactions to be made and approved on the cash/debit or credit card;

an intermediate unit records the information about the card and the list of transactions transmitted from the card decoding terminal;

the intermediate unit discriminates whether the card used in the transaction is a cash/debit or credit card;

the intermediate unit transmits the information about the card, the list of transactions

to be made on the card and an acknowledge statement of a money transfer between same or different banking accounts to a task performing unit of a bank of a cash/debit card;

the task performing unit of a bank discriminates whether the price of a goods to be purchased on the cash/debit card is lower than the balance of card holder's banking account;

5 the task performing unit of a bank carries on a real-time money transfer services between same or different banking accounts on the real-time basis for the payment approved thereby;

the intermediate unit receives all the data about the real-time transactions made between banking accounts and approved by the task performing unit of a bank;

10 the intermediate unit records data with a list of all the completely approved transactions on the cash/debit card of the bank; and

the card decoding terminal prints out the list of all the information approved on the cash/debit card to notify completion of the transactions.

15 3. The method, as defined in claim 2, wherein, if it is a credit card, the intermediate unit transmits the information on a credit card and all the transactions to be made on the credit card to a task performing unit of a credit card company, and receives and transmits all the information about transactions approved by the task performing unit of the card company back to the card decoding terminal.

Abstract

The invention relates to a real-time cash approval system and a method for performing real-time cash approval processes to carry on a money transfer service to a seller's account when a buyer purchases a goods on a cash/debit or credit card. The method of the present invention comprises the steps that: a card decoding terminal reads out information about any type of a cash/debit or credit card recorded and issued (or handled) by a variety of banks or credit card companies and transmits it to an intermediate unit, which then discriminates whether the balance of a card holder's banking account can fully cover the payment of a goods and carries on an immediate money transfer service from buyer's account to seller's if there is no problem in the transaction between both accounts, thereby making it possible to conveniently close dealings even before or after official working hours of banks and increase the number of shop and individual members to adopt the real-time cash approval system.

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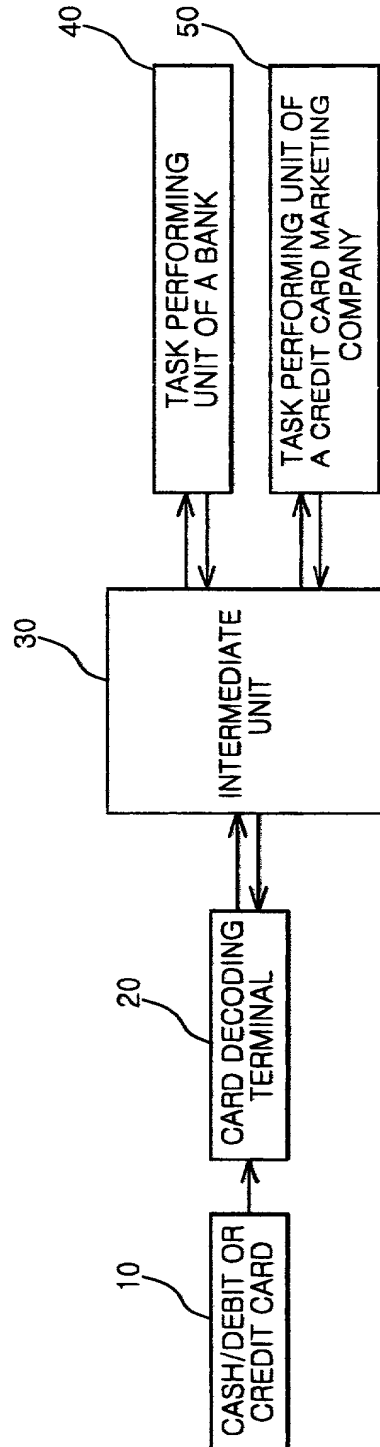


FIG. 1

2/2

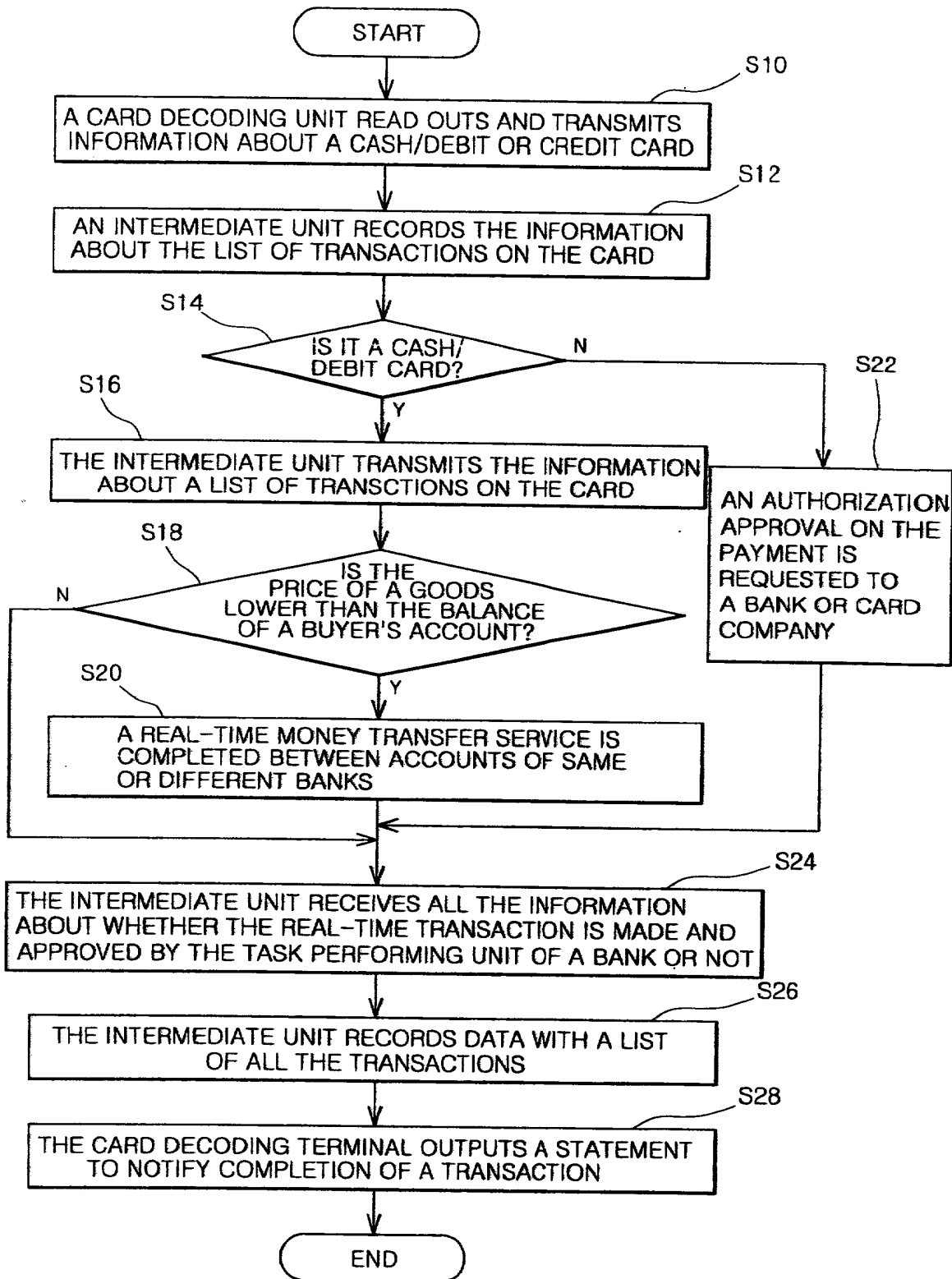


FIG. 2



DECLARATION FOR PATENT APPLICATION

Atty Docket: 82291

As a below-named inventor(s), I/we hereby declare that:

My/Our residence(s), post office address(es) and citizenship(s) is/are as stated below next to my/our name(s).

I/We believe I/we am/are the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed, and for which a patent is sought on the invention entitled:

the specification of which: (check one)

☐ is attached hereto.☒ was filed on 18 May 2000, as Serial No. PCT/KR00/00488,

and was amended on _____ (if applicable).

We hereby state that I/we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the patentability of this application as defined by 37 CFR '1.56.

We hereby claim foreign priority benefits under 35 U.S.C. '119 of any foreign application(s) for patent or inventor's certificate listed below, and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications:

<u>2000-978</u> (Application No.)	<u>Republic of Korea</u> (Country)	<u>10 /Jan. /2000</u> (Day/Month/Year Filed)	Priority Claimed [X] [] Yes No
_____ (Application No.)	_____ (Country)	_____ (Day/Month/Year Filed)	[] [] Yes No
_____ (Application No.)	_____ (Country)	_____ (Day/Month/Year Filed)	[] [] Yes No

We hereby appoint Gary M. Nath, Reg. No. 26,965; Harold L. Novick, Reg. No. 26,011; Suet M. Chong, Reg. No. 38,104; Todd L. Juneau, Reg. No. 40,699; Patricia M. Drost, Reg. No. 29,790; Alvin E. Tannenholtz, Reg. No. 33,580; Jerald L. Meyer, Reg. No. 41,194; and Robert G. Lev, Reg. No. 30,280, as my/our attorneys to prosecute this application and transact all business in the U.S. Patent and Trademark Office connected therewith.

Direct Telephone Calls to:

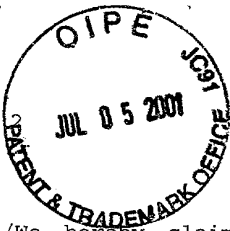
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NATH & ASSOCIATES
Sixth Floor
1030 Fifteenth Street, N.W.
Washington, D.C. 20005 U.S.A.

We hereby claim the benefit under 35 U.S.C. '120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by 35 U.S.C. '112, first paragraph, I/we acknowledge the duty to disclose material information as defined in 37 CFR '1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

<u>(U.S. Application Serial No.)</u>	<u>(U.S. Filing Date)</u>	<u>(Status--patented, pending, abandoned)</u>
<u>(U.S. Application Serial No.)</u>	<u>(U.S. Filing Date)</u>	<u>(Status--patented, pending, abandoned)</u>



DECLARATION FOR PATENT APPLICATION

Atty. Docket: 82291

I/We hereby claim the benefit under 35 U.S.C 119(e) of any United States Provisional application(s) listed below:

(Application Number(s))

Filing Date

I/We hereby declare that all statements made herein of my/our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements are made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. ' 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor: JEON, Jae-sungInventor's Signature *Jeon Jae-sung*Date June 22, 2001Residence: 673-70 Shinlim 7-dong, Kwanak-gu, Seoul, Republic of KoreaKRXCitizenship: REPUBLIC OF KOREAPost Office Address: Same as residence1-00
05306460-070504



Rec'd PCT/PTO

05 JUL 2001

09/806460

Applicant: Jae-sung JEON

Atty Docket No. 822

Serial No. 09/806,460

Filed: April 2, 2001

For: REAL-TIME CASH APPROVAL SYSTEM AND METHOD FOR PROCESSING THE SAME

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(F) AND 1.27(C) - SMALL BUSINESS CONCERN

I hereby declare that I am:

(X) the owner of the small business concern identified below

() an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: CCK VAN CO., LTD.

ADDRESS OF CONCERN: 588-21 Shinsa-dong, Kangnam-gu, Seoul, Korea

I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time, or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention identified above and described in:

(X) the specification filed herewith

() Application Serial No. filed

() Patent No. issued

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under

37 CFR 1.9(e). *NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.278)

Full Name CCK VAN Co., LTD.

Address 588-21 Shinsa-dong, Kangnam-gu, Seoul, Korea

() Individual

(X) Small Business

() Nonprofit Organization



VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9(F) AND 1.27(C) - SMALL BUSINESS CONCERN

Page Two

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Name of Person Signing: LEE, Jung-hoTitle of Person Signing: RepresentativeAddress of Person Signing: Same as the aboveSignature 李正鶴 Date June 22, 2001J. H. Lee

NATH & ASSOCIATES
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